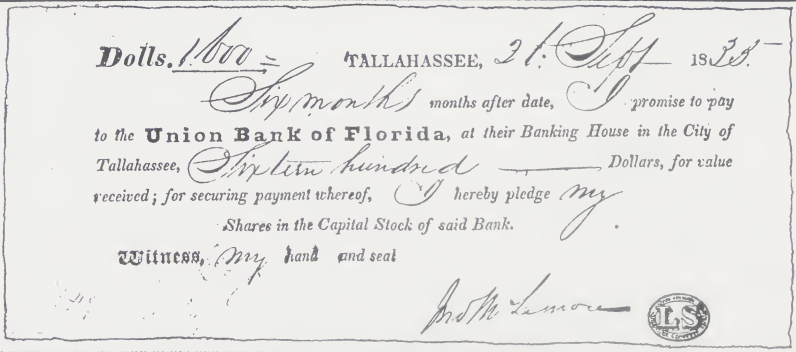
ASCC

THE CHECK COLLECTOR

NOVEMBER 1987 THE JOURNAL OF NUMBER 4

THE AMERICAN SOCIETY OF CHECK COLLECTORS

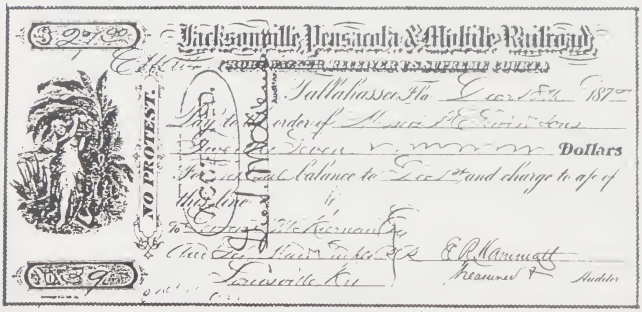


Dolls. 1800 — TALLAHASSEE, 21 Sept 18 38

Six months after date, I promise to pay to the **Union Bank of Florida**, at their Banking House in the City of Tallahassee, Eighteen hundred ——— Dollars, for value received; for securing payment whereof, I hereby pledge my Shares in the Capital Stock of said Bank.

Witness, my hand and seal

Jno M Lenore L.S.



$ 29.00 Jacksonville Pensacola & Mobile Railroad

NO PROTEST.

Tallahassee Fla Dec 5th 187-

Pay to the order of Messrs Edwin Jones

Seven ——— Dollars

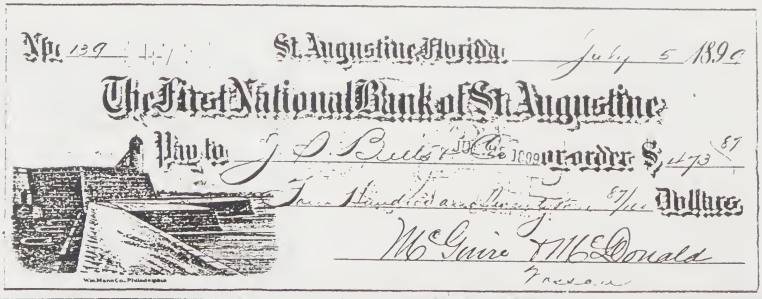
For Pass and balance to Dec 15th and charge to acct of

To Edwin Jones

Chief Clerk Gen Pass Agt J R Hammett

Louisville Ky Treasurer Auditor

COLLECTING FLORIDA CHECKS — A REAL CHALLENGE



No. 129 St. Augustine Florida July 5 1890

The First National Bank of St. Augustine

Pay to J. D. Bullock or order $ 473 87

Four Hundred and Seventy Three 87/100 Dollars

McGuire & McDonald

Cashier

THE CHECK COLLECTOR

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Boynton Beach, FL 33425

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ASCC

THE AMERICAN SOCIETY OF
CHECK COLLECTORS

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PRESIDENT'S COLUMN

With this issue of The Check Collector we complete the 1987 program. Thanks to the contributors of articles, staff and advertisers for their support. Please continue to send in your articles for 1988 and share your collecting experiences and checks with others.

I do appreciate every one of your letters and comments. Please keep them coming with their fresh, new ideas.

I wish to thank Herman, Charles and Jon, our officers, for their support and hard work on behalf of our membership.

Kudos to Wayne Gebhardt for his recent article on "Refund/Rebate Checks", which has sparked so much comment and interest. It seems that many of us have accumulated some refund/rebate checks as a "back of the box" item. We recognize this as one of our new check collecting areas.

The drop in stock market prices has not affected our hobby. Checks are very much in demand and prices and very firm. A small ad in The Check Collector will help locate those checks you are seeking.

Anyone in the Vallejo, California area who would handle an informal ASCC meeting there? We have an invitation to hold a meating and need a chairperson. Have fun and meet your fellow collectors!

There is a 1988 dues notice and reply slip in this issue. Please help your Society by promptly sending in your 1988 dues. Use the reply slip to update your areas of collecting interests.

There are many check collectors who are not members of ASCC. Please favor your Society and friends with an introduction. And remember, the Society is not like the Army---volunteer! We invite you to join us in working for the friendly people in our happy hobby.

As we near the end of our first year as ASCC, we wish you Happy Holidays, Happy Collecting and a Prosperous New Year.

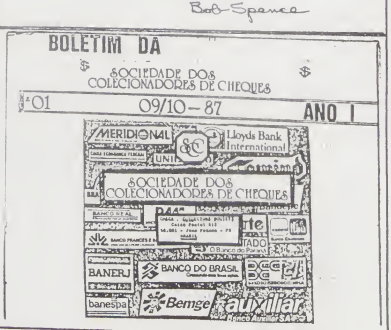
Happy Collecting,

Bob Spence

NEWS FROM BRAZIL

We are happy to receive the first issue of The Bulletin of the Brazilian Cheque Collectors Society. The issue contains articles on the history of the first and second banks of Brazil. In Portuguese, The Bulletin is a fine and interesting journal. The pictures of the foreign cheques are fascinating, as they are quite different from our own checks.

We are delighted to learn about our brother Society in Brazil and wish them every success.



COLLECTING FLORIDA CHECKS — A REAL CHALLENGE.

by Robert A. Spence

Collecting checks can be somewhat of an adventure. So it was when shortly after starting to collect checks, I "retired" to Florida. There had been reasonable success in accumulating checks in Massachusetts, but I was unprepared for what I found in Florida.

After reading up on Florida history, I came to realize after a year or so, that Florida checks were hard to find. South Florida houses have generally no basements nor attics for storage and the heat, humidity and creepy-crawlies make short work of any unprotected paper items. Check dealer lists more frequently than not omitted any Florida checks or said, "Wanted, describe and state price".

Checks generally reflect the history of an area and of its banks. The northern portion of Florida is the older part. It extends from Pensacola in the west to Jacksonville in the east and includes a bit of the peninsula in the north. Up to the late 1890's, the lower portion of the peninsula, except for Key West and a small village where Miami is now located and both fed by sea, was a dank wilderness until Henry Flagler's East Coast railroad opened up the area to settlement.

Early Florida banking, such as there was, was located in the northern part of Florida. Old checks and fiscal documents of the Territory of Florida are known, and scarce. William Stump's item shown on the front cover, top item, is one of these.

After the Civil War, more development brought the need for more banks. See front cover, middle item, also by William Stump.

Revenue stamped paper of the Spanish-American War era, though common from many other areas of the country, are a happy find for the Florida collector (front cover, lower item).

Banks were small and there were many private bankers, (see Figure 4) Many did not last long, as shown in Figure 5.

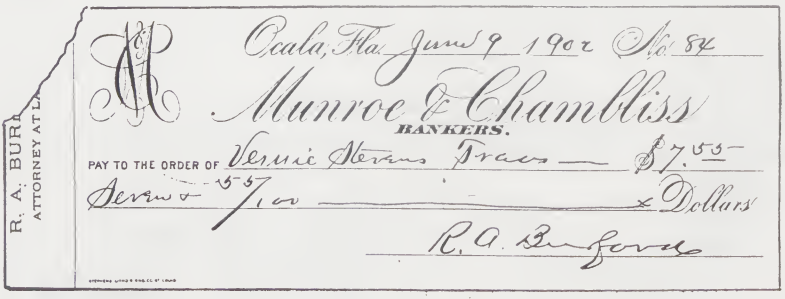
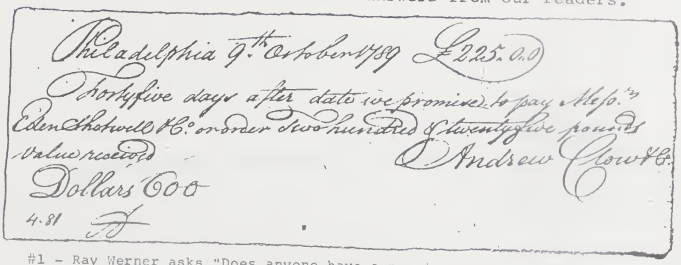

R. A. BURR
ATTORNEY AT LA
Ocala, Fla. June 9 1902 No. 84
Munroe & Chamblis
BANKERS.
PAY TO THE ORDER OF Vernie Herans Traer — $7.55
Seven 55/100 Dollars
R. A. Burr

FIGURE 4

One of my prized checks is from the State Bank of Ft. Meade of 1890 as shown in Figure 6. The United States Census of 1890 indicates there were 267 people living in Ft. Meade. Not many

CHECK COLLECTORS CLEARING HOUSE

A column of questions and answers from our readers.


Philadelphia 9th October 1789 £225. 0. 0

Forty five days after date we promise to pay Mess.rs Eden Shotwell & Co. or order Two hundred & twenty five pounds Value received

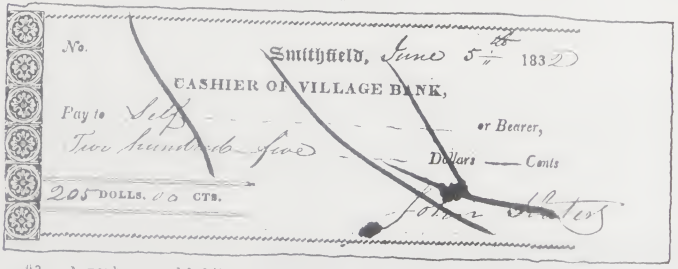
Andrew Clow & Co.

Dollars 000

4.81

#1 - Ray Werner asks "Does anyone have a promissory note older than 1789?".

* * * * *


No. Smithfield, June 5th 1832

CASHIER OF VILLAGE BANK,

Pay to Self or Bearer,

Two hundred & five Dollars — Cents

205 DOLLS. 00 CTS.

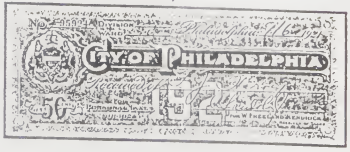
#2 - A member would like to establish the state in which this check from Smithfield was drawn. There are Smithfields in Me., Pa., Va., N.C.. Ohio and Ill.

* * * * *

#3 - A member asks "How were early checks issued? In books, sheets, pads? About when?"

* * * * *

#4 - Herman Boraker asks: Was this item to show payment of a poll tax? Or some other personal tax? Can anyone shed some light on it?"



* * * * *

#5. Harmon M. Weeks responds to the question about checks with the bank address in the last issue:

"The earliest Western check I have with a bank location is a San Francisco check of Palmer Cook & Co. dated Sept. 28, 1850, showing the location in the old Custom House at Portsmouth Square. However, the earliest check I have with an address is a check of the Mechanics Bank of Philadelphia dated Feb. 1818. The address of the bank, No. 9 South Third Street is printed across the left end of the check."

"I also have a check dated July 15, 1815 on the State Bank that still doesn't even show what city the bank was in, and by this time there were well over 200 banks in the country".

* * * * *

AUTOGRAPH CHECKS

by Olan Chiles

I'm writing this article to try to introduce you to the joy of having two great hobbies combined into one! All of you as members of the American Society of Check Collectors already have one of these, that of check collecting. Many of you may already have a small, or large, start toward the second hobby, autographed checks. After all one of the major components of a completed check is the signature, or autograph, which exists on nearly all examples. Moving into the autographed check collecting field,then, is just to improve the degree of the renown of the signer, or endorser, on checks you choose to collect. Henceforth in this article, the reference to autograph check refers to one on which the signature is that of a person of renown and on which the autograph itself has significant value or merit.

Autographs of the famous have always held a fascination for great numbers of people from nearly the beginning of the written word. People have saved and collected signatures of the famous, governments have archived the signed documents, and museums and libraries have stored and displayed famous autographed documents. But why autographed checks? Why not collect any autographed document? Some of the best reasons to me for collecting checks are their wide availability, small size for ease of storage and display and most important, authenticity.

The source for autographed checks was created when checks and drafts were first introduced to the deposit banking system as signed, written orders to the bank to pay the amount specified from funds on deposit. Most famous people have generally been blessed to have been of above average means and,therefore, had funds on deposit in their account. Due to this fact most famous, or celebrated, persons are usually available autographically on some type of bank draft or check. People of lessor means generally did not use the checking system until this century.People have always been excited by the fact that they have something unusual when they have received a check actually signed by a famous person. Their tendency is not to cash that document, but rather hold it as a keepsake. This is particularly true if the amount is small. This common practice of holding autographed checks has happily created a supply of checks and autographs that otherwise may have been lost forever. Conversely, I have seen evidence, and heard references to the fact, that many of the most well known persons today do not use personal checks because so many are not cashed and their checkbooks can't be balanced. Most use a bookkeeper, or other confidant, to pay their bills, or they use credit cards exclusively. But again, I know of one well known personality, famous for his frugality, who wrote small checks for nearly everything he bought knowing that most of them would not be cashed. Fortunately for us collectors most of the people who no longer sign their own checks did use and sign them early in their careers when they were less well known and, therefore, many examples are still available.

Foremost in collecting anything is to first determine if the item is authentic. For autograph checks, or for any autographed document, you must determine its authenticity. Is the signature real or is it secretarial, autopen, or even forged? One of the greatest advantages to collecting autographed checks is that they are legal financial documents that generally require the written signature of the person ordering the bank to pay the amount specified from funds on deposit. Banks even require signature cards so bank cashiers may recognize the signature on a check. I have found all signatures on

checks, that I have either seen or have in my collection, to be authentic with two exceptions. One was a secretarial and the other a forgery, both of which I was aware of before I bought the checks. In some professions, such as the movie industry, where the demand for autographs from fans is great, many signatures on items other than checks are secretarial if the autograph was not obtained in person. Even in these professions I have found the signatures on checks to be 100% authentic. Checks generally eliminate the problem of authenticity prevalent on other autograph documents, except for endorsements. Anyone can make a deposit to an account and some of these "for deposit only" or signature endorsements are signed secretarially, but again the number is small.

There were a small number of checks and documents here in the USA that were forged but generally the forgers were well known personalities such as Joseph Cosey and Arthur Sutton. One of the better known English born forgers was Robert Spring, although he practiced his profession mostly in Canada and the U.S.. The forgers usually did not produce their handiwork for living celebrities but rather produced the documents after their death so as to make a profit from unknowing autograph collectors. Checks were not a very popular item to forge since letters and other documents with historical content were more profitable. Also many printed checks were written on "safety paper" and unless original printed checks could be found the paper was nearly impossible to duplicate. Spring did forge checks on George Washington and there are some Pay Orders with Ben Franklin's handwriting forged, but otherwise checks and related items are scarce. Most forgers had a peculiar style and the bogus autographs are very easy to spot when compared with the authentic signature. The documents produced by some of these forgers are collectors items themselves and bring a handsome price on the market. Samples of much of their work has been well documented by Charles Hamilton in some of his books. Forgeries are only a minuscule problem to autograph check collectors.

Authenticating autographs is not as difficult as it may seem. There are many books on autographs which have authentic reproductions of signatures of just about anybody who was anybody. Dictionaries, biographical dictionaries and even encyclopedias have some sample signatures illustrated. The Library of Congress, National Archives, New York City Public Library and many large city libraries have vast collections available for reference. Many of the better autograph books also have samples of varieties of signatures by the same person and also tips on how to detect forgeries. If there is ever a question as to authenticity I advise you to consult your local autograph dealer who should provide you with information on whether it is genuine, or he should be able to direct you to someone who can. Also there are dealers who will provide written authentication for a fee. If a check is purchased from a reputable dealer he gives a lifetime moneyback guarantee on authenticity.

One of the advantages of collecting autographed checks is the larger number of sources available to, but not generally used by, collectors who collect checks only as financial documents. One of these sources is autograph dealers who stock the checks only because of the signature value. Paper and ephmera dealers are also excellent sources of supply. Checks which have historical, as well as, autographic significance are often found with manuscript dealers. Scriphopholy, or old stock and bond, dealers often have autograph checks which deal with stock transfers and purchases. A lessor, but still important source is stamp dealers. Many checks in their stock, because they had revenue stamps, were saved by the dealers when they recognized the name of the signer.

Dealers who deal exclusively in checks of all types of course have some autographed checks but their supply is generally limited because the ratio of autograph check to financial check collector is small. One additional source I have failed to mention is antique stores. I have found several very good

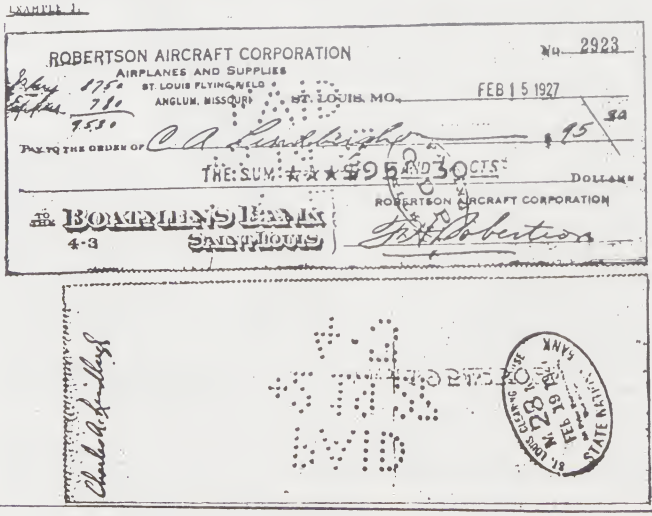
framed, vintage autographed checks there.

Autograph club and hobby publications are excellent sources of supply. All of these have dealer and individual want ads which provide a fairly continuous listing of checks They also contain the latest information on current auctions. The Universal Autograph Collectors Club (UACC) publication "The Pen and Quill" and the privately published "The Autograph Collector's Magazine" are both excellent publications.

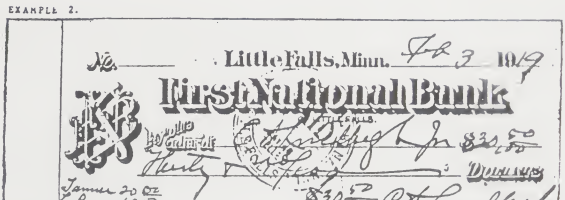
Data found on the obverse, or recto, of the check often times adds historical value to the check in addition to the existing autograph value. For example the check date can determine where a person was on that date. The payee block may show a previously unknown association with the payer. The amount block may reveal new information such as the amount paid to a famous author for one of his novels, etc.. Printed addresses on the check often give home addresses. Sometimes notations in the memo block reveal payment to illicit lovers or for other secret financial dealings not previously documented. Other bits of valuable information may also be obtained from the verso, or reverse side, of the check such as date cashed, where cashed, and by whom.

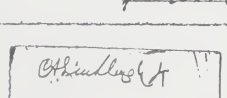
For an example, I have shown a copy of a check from Robertson Aircraft Corp. made out to Charles Lindbergh. At first it appears to be just an ordinary check endorsed by a celebrity. With a little digging and cross referencing to some of Lindbergh's books it turned out to be his last paycheck for flying the airmail from St.Louis to Chicago. He had very limited funds at that time, having depleted his savings to help pay for The Spirit of St.Louis. The funds from this check probably provided his fare and subsistence for the trip to San Diego to pick up his plane. The check was cashed in St.Louis the same morning he left by train for San Diego. Frank Robertson, who signed the check, was also famous as an early aviation pioneer. Although Lindbergh only endorsed this check, I value it significantly higher than a second example which Lindbergh has written to himself, signed and endorsed. In the second example there is no historical significance except in the autograph itself. The multiple signatures do not contribute any appreciable value.

EXAMPLE 1.



EXAMPLE 2.





One further point I would like to add in support of collecting autographed checks is that they tend to appreciate at a much faster rate than non-autographed checks. I base this on the observation and records of my own collection over the last ten years. I do have both types in my collection on which to base this but admittedly the autographed ones do predominate.

Probably the most important aspect of autograph check collecting, after having established the authenticity of the autograph, is how to place a reasonable value on them for either buying, selling or trading. Since most collectors, like myself, do not have unlimited funds we must make the best deal we can if we expect to expand our collections. Autograph checks generally sell for the price of the signature which is nearly always higher than the value of the check as a financial document only. If you do have an interest in collecting autograph checks, I would strongly counsel you to learn the terms and pricing strategies used by autograph dealers, if you do not already know them.

Autograph dealers have many ways of categorizing signatures and documents to describe and price them. In dealers catalogues checks, drafts and pay orders are always listed as "check" or "DS" (document signed). The price for signed autographed checks is generally about the same price as for that same person's signature on a "TLS" (typed letter signed) but one without significant content. Endorsed checks generally have only the value of a "cut" signature (one which has been cut from a letter or document) or that of a plain signature on a card or paper. These are always the least costly form of an autograph. Endorsed checks generally are valued at only about 20% the price of a signed check by the same person. Exceptions to endorsed check values are for checks payable for significant deeds or work such as those paying for specific pieces of art or literature by well known artists and writers. In these cases the check itself adds value beyond that of the signature because of the purpose of payment. This is exemplified on the Robertson check to Lindberg in the illustration.

There are many checks written by one celebrity and payable to another. In this case, the value is that of the payee plus the value of a cut signature of the endorser. Exceptions to this are when both signer and endorser are very rare signatures or the payment is for something significant. The reasons for

this is that it is extremely difficult to display both sides of a check and therefore only one signature may generally be displayed effectively.

You often see checks advertised by dealers that consist of double or even triple signatures where a celebrity has written a check to himself, signed it and then endorsed it. Some dealers seem to think that multiple signatures increase the value significantly, but the true value is only slightly more than the value of the check with a single signature. See example two of the Lindbergh checks The additional value of multiple signatures on such a small document again is partially dictated by the fact that you can still only display one side of the check at a time.

There are so many factors affecting price that it is extremely hard to cover them all and, in fact, the intangibles are mostly a matter of judgement on your part depending on how much you are willing to pay. Hopefully, the above will provide some basic guidelines. Autograph dealer catalogs and club publications are generally the best pricing sources, since the autograph generally drives the price. Also local autograph dealers can offer valuable assistance in helping you establish a fair value.

There are as many ways of collecting autographed checks as there are collectors with ideas. One can collect by fields such as politics, military, movie stars, etc; or one could collect geographical things such as U.S. Western pioneers or New York City mayors. There are collectors who collect only U.S. Presidents, or other limited fields, and some like me who collect in all fields. I hope this article has given a little insight into my area of interest and has maybe sparked one or two of you to maybe pick a field of your own and add some autographed checks for your pleasure. I think after you have acquired a few you also may become hooked!

I have started a listing of existing autographed checks which will include my collection as well as ones I do not have but know to exist. I know there are some in those dusty collections which do exist but are generally unknown to other collectors. If you have any autographed checks in your collection which are uncommon, or ones you think I may not have listed, I would really appreciate receiving a list, or better a Xerox copy, from you. I do not need the source, if you do not wish to divulge your name, but just the fact that it exists with the payers name, bank and date.

I would also like to hear from any other collectors who collect autographed checks exclusively.

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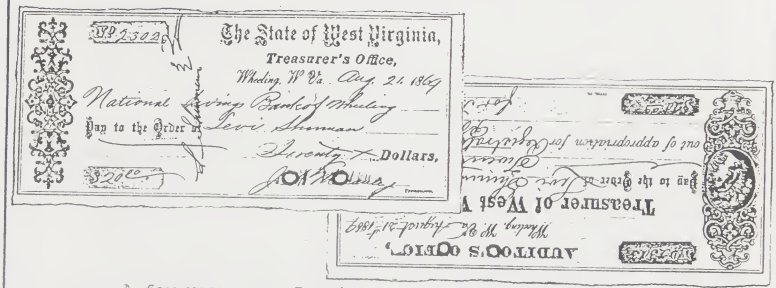
TWO FOR THE PRICE OF ONE!

by William H. Stump


The State of West Virginia,
Treasurer's Office,
Wheeling, W. Va. Aug. 21 1869
National Saving Bank of Wheeling
Pay to the Order of Levi Sherman
Dollars,
Treasurer of West Virginia
AUDITOR'S OFFICE,

A few years ago I enjoyed a pleasant surprise at a time when few checks seemed to be available or came my way.

I going over a few checks I had purchased, I came upon a check of the Treasurer's Office of the State of West Virginia. West Virginia checks had always been very elusive, so the one I had before me would get a real good look.

Imagine my surprise when, upon turning the check over, I found it was printed like a check on the reverse. It was a warrant of the Auditor's Office of the State Treasurer of West Virginia.

This two-sided check and related document appears to be quite an efficient document, as the authority or authorization for the payment was provided by the warrant side and the related check in payment was on the other side. Both the returned check and the authorization for the payment were inextricably bound together for the records.

There are other examples of check and warrant combination on one document, but only on one side, the one coming to mind are the check/warrant of the City of New York of the 1828-1830's that appeared on the market a few years ago.

This item is a good example to show that any check holder used by a check collector for his checks and related documents should provide equal and easy viewing of the reverse side. So turn them over--- you may have a winner!

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DAVID SHAW
P. O. Box 2, Malton,
Yorkshire, England YO17 0DU

THINGS AIN'T LIKE THEY USED TO BE!

by Jack Weaver

My grandfather and father went into the banking business together in 1912 with the purchase of a controlling interest in the rather-new Peoples State Bank of Turlock, California. It would be easy today to spend as much for an automobile as they invested in this venture. Granddad ran the bank until his death in 1934 when dad took over. The bank was sold in the late 1940s and is now a branch of the First Interstate Bank.

Dad would never have claimed to be a check collector, but checks for less than $1 obviously intrigued him. When he passed away last year at the age of 98, I found in his safe deposit box quite a bundle of "fractional checks" dating back to the early 1920s. I've shared some with our assistant editor, Herman Boraker, who I believe has completed his set of less-than-a-dollar checks, 1¢ through 99¢ inclusive. I also sent some to Wayne Gebhardt who wrote the article on "Refund/Rebate Checks" in the September issue. I thought it might be interesting to take just the 1¢ checks --- other than the refund/rebate variety --- to illustrate how it used to be in "the old days".

I started my banking career in 1938 and both as a bookkeeper and a teller spent many long evenings cross-checking my day's work for trivial amounts. The problem of being one cent out of balance has largely been eliminated by use of computers and whatever penny outages slip by the computer today are ignored. That's as it should be, in today's high-cost business environment--but these checks remind us that it wasn't always that way.

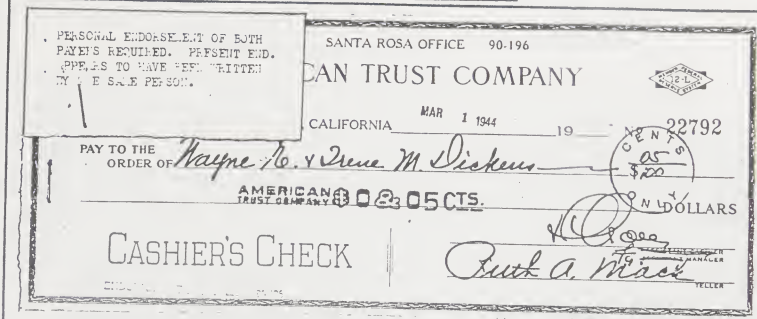
The earliest 1¢ check was drawn by Anderson Brothers, Inc. of Vancouver, Washington, on August 1, 1924. It was payable to Carol N. & Lewis F. Cooper for "Dividend #12 on 30 shares of stock". Not much of an investment!

There's a 1942 one-center drawn by J. M. Reynolds, "Federal Receiver on Trust #223 Dividend" payable to our local druggist as a "special payment on certificate #32652". That was probably a signal to write off some long-overdue account.

Another was drawn in 1944 by W. F. Garlough, Auditing--Tax Service on dad's bank for 1¢--payable to "Collector of Internal Revenue". The collector stamped the face of the check to remind all holders that "This check is payment of an obligation of the U.S. and must be paid at par".

Somehow, dad had come upon a 1¢ check drawn in 1945 by a Mr. Brown on the "Inmates Fund--Rehabilitation Center" account with the Citizens National Bank of Brownwood, Texas. The check was marked "Transmittal of Funds" and was endorsed by the payee, then further endorsed with a rubber stamp reading "Pay to the order of /FIRST NATIONAL BANK/inTurlock/STOCKADE FISCAL FUND". I'd sure like to know the"rest of the story".

In 1952, L. C. Hughes, Richfield Account drew a check on the Security State Bank of Turlock payable to the City of Turlock. In the voucher on the face is written "City Sales Tax/July-Sept...1¢".


PERSONAL ENDORSEMENT OF BOTH PAYEES REQUIRED. PRESENT END. APPEARS TO HAVE BEEN WRITTEN BY THE SAME PERSON.

SANTA ROSA OFFICE 90-196

CAN TRUST COMPANY

CALIFORNIA MAR 1 1944 19 22792

PAY TO THE ORDER OF Wayne E. & Irene M. Dickens

CENTS 05 $.00

AMERICAN TRUST COMPANY 0 02 05 CTS.

DOLLARS

CASHIER'S CHECK

MANAGER

TELLER

The gem of this odd accumulation is not a 1¢ check, however. It's a Cashier's Check drawn in 1944 by the Santa Rosa Office of the American Trust Company (ATCo merged with the Wells Fargo Bank in 1960 and was my employer for 43 years). This two-signature official check is payable to Wayne E. and Irene M. Dickens and on the reverse, these two names are endorsed in pencil exactly as written on the payee line. The check was further endorsed and deposited by the Golden West Auto Store at dad's bank which cleared it through its San Francisco correspondent to the Santa Rosa bank. The latter then "bounced" the check back to dad with the typewritten notation: "Personal endorsement of both payees is required. Present end. appears to have been written by the same person". The check was for 5¢!!! And you thought maybe times hadn't changed?

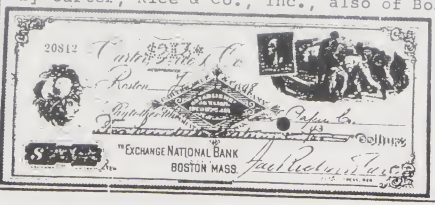
STAMPS ON CHECKS COLUMN

by Joseph S. Einstein

Just about the time one doubts that there will be a new item in any specialty field, one or two come to hand!

Here is a definite RN-FAC with a good lozenge-shaped imprinted FAC, used during the correct period on a draft of $32.01 on the Bank of America by the Banking House of A. Ives & Sons, Detroit, MI.

This item is a draft on the Exchange National Bank of Boston by Carter, Rice & Co., Inc., also of Boston. However, the time appears wrong and the vignette is not totally acceptable as a FAC. I should like to ask our members how they feel about this one? Do let us hear from you.



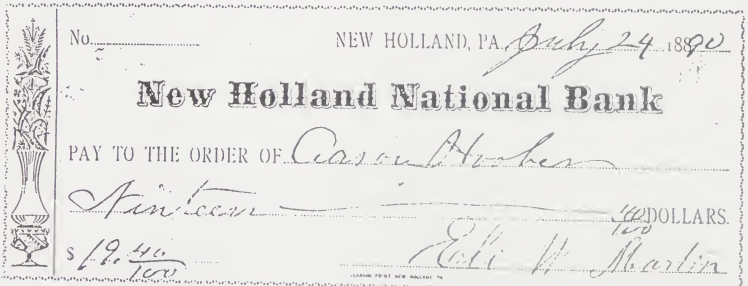
These items were kindly lent by Charles Kemp for this article. Thanks Charley!

CHECK COLLECTING — RELATIVELY SPEAKING

by Richard T. Hoober

Among the many topical classifications of check collecting, perhaps the most difficult to obtain, and the most exciting, are those bearing names of long-deceased relatives.

Several years ago, by chance, I was fortunate to acquire a group of checks from Harry Wigington, Erie, Pa. Included in number were two, made payable to one AAron Hoober, drawn on the New Holland National Bank. The bank was forced to close during the Great Depression in 1932. Charter No. 2530 was able to pay off all depositors and creditors.


No. _____ NEW HOLLAND, PA. Dec'by 24 1880

New Holland National Bank

PAY TO THE ORDER OF Aaron Hoober

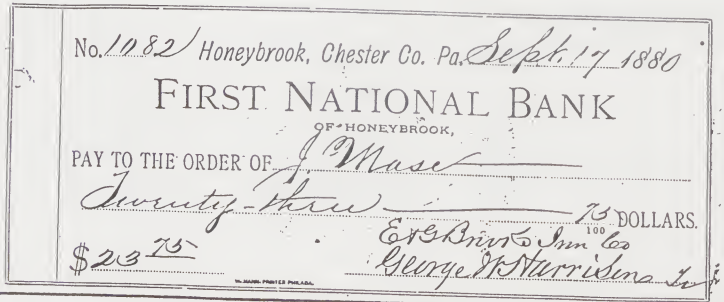
Ninety-one 91/100 DOLLARS.

$ 19.40/100 Eli H. Martin

One of four sons born into this Mennonite family in Lancaster County, Aaron was an older brother to my grandfather, John. He was a drover working throughout that area of the county. Another brother, Jacob, operated the Union Stock Yard in Lancaster, which evidently was a logical and mutually profitable relationship.

Signer of the check, Eli Martin, owned a hardware store in New Holland, which was subsequently sold to a Mr. Renninger, and later to a Mr. Kauffman.

Another check, acquired from a different source, was made payable to one Jacob Mase, drawn on the First National Bank, Honeybrook, Pa. Mase was a first cousin to my maternal grandfather, Daniel G. Weidman, also a native of Lancaster County. The bank carried Charter No. 1676.


No. 1082 Honeybrook, Chester Co. Pa. Sept. 17 1880

FIRST NATIONAL BANK

OF HONEYBROOK,

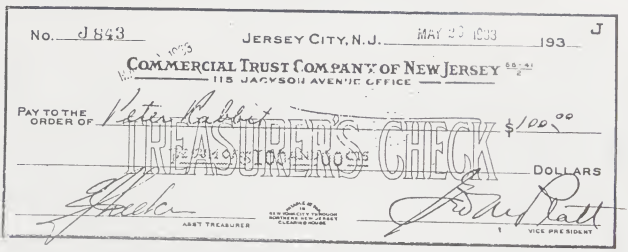
PAY TO THE ORDER OF J. Mase

Twenty-three 75/100 DOLLARS.

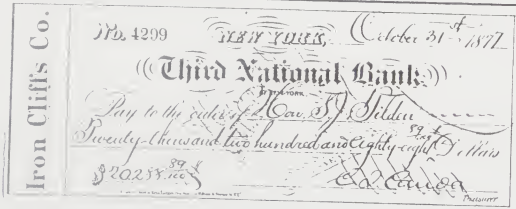
$ 23.75 E. & B. Brinton Jun'r & Co

George D. Harrisina Jr

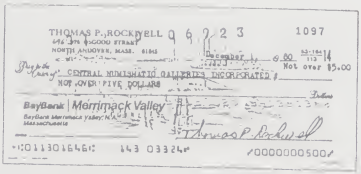
HAPPY FINDINGS — CONVERSATION PIECES

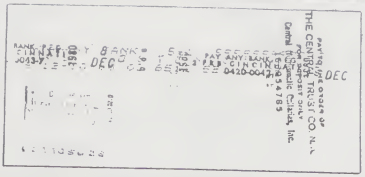


Jack Curry shares this check of 1933 payable to Peter Rabbit. It is endorsed by Peter Rabbit and cleared. $100 would buy a lot of carrots in those depression times!



Yes, always look twice! Here is a check payable to the Hon. Samuel J. Tilden (cancelled and not endorsed) who won in the popular vote for president but lost in the electoral college. He was a leader in the fight to get rid of Tammany Hall in New York City.





Tom Rockwell shares his favorite check with us. "The Central Numismatic Galleries put out an auction catalog in 1980, from which I bought nothing, but there was one item which I was particularly interested in and I wanted to find out what it sold for. So I sent this check to them asking them to fill in the proper amount in the appropriate places. Perhaps you've done this too. Well, anyway, you can see what happened. Some secretary deposited the check, but forgot to fill in any amount. It came all the way through the system with no amount specified and back into my account at the bank with nothing being deducted!"

THE JOY OF RESEARCH

by Lee Poleske

Collecting checks is fun in itself, but I believe the real fun comes from the research you can do to learn more about the checks you have in your collection. The cashier's check, pictured above, on the Farmers' and Miners' Bank of Lucas, Iowa is a good example.

Several summers ago, while visiting relatives in Iowa I bought this check at a postcard and stamp show. As an ex-Iowan and a naval buff, the beautiful vignette of the USS Iowa on the check made it hard to resist.

The first research I did was to find out more about the ship pictured on the check.

The USS Iowa (BB-4) was launched March 28, 1896 and commissioned June 16, 1897. She was one of the most powerful battleships of her day with turrets of four 13" and eight 8" guns and a secondary battery of four 4" guns. This was the second warship named for the state of Iowa; the first had been a sloop-of-war which served in the Navy from 1869 to 1881.

When the Spanish-American War broke out in 1898, the Iowa, under the command of Captain Robly (Fighting Bob) Evans, was assigned to blockade duty off Santiago de Cuba, where a Spanish fleet under Admiral Cervera was bottled up.

Fear of the imminent capture of Santiago by American forces surrounding it and the surrender of the Spanish fleet without firing a shot, made Cuban Governor General Blanco order Admiral Cervera to run the blockade and steam for Cienfuegos or Havana.

Admiral Cervera decided to make his move on Sunday morning, July 3, 1898. His fleet consisted of four armored cruisers: Infanta Maria Teresa, Vizcaya, Almirante Oquendo and Cristóbal Colón and two destroyers: Furor and Plutón. American ships on blockade duty that morning were the battleships: Indiana, Oregon, Iowa and Texas, the armored cruiser Brooklyn and the converted yachts Gloucester and Vixen. Admiral Sampson, in command of the American fleet, had left earlier that morning to visit the United States Army Headquarters at Siboney, on board the cruiser New York, escorted by the armed yacht Hist and the torpedo boat Ericsson.

The Iowa was the first to sight the enemy fleet coming out of the harbor and the first to fire a shot in the Battle of Santiago de Cuba. She engaged the Spanish flagship, Infanta Maria Teresa and the Almirante Oquendo and after a twenty minute battle, both ships were in flames and heading for the beach. The Iowa continued to do battle and in company with the USS Gloucester, sunk the Furor and so damaged the Plutón that she was run upon the rocks. The Iowa then turned her attention to the Vizcaya, which the American fleet pursued until she was aground. At this point in the battle, Admiral Sampson arrived on the scene and ordered the Iowa and the Indiana back to Santiago to prevent the two remaining Spanish ships in the harbor from escaping. The other American ships ran the Cristobal Colón aground several hours later.

On its way back to Santiago the Iowa took on the surviving officers and crews of the Vizcaya, Furor and Plutón. When Captain Eulate, of the Vizcaya, offered his sword to Captain Evans, he chivalrously refused it.

The Iowa served the rest of the war without seeing any further action.

The vignette on the check shows the USS Iowa as it looked during the war. In 1908 a cage mast was added for gunnery spotting and to provide a searchlight platform.

Since advances in battleship design had made the Iowa obsolete by the time the United States entered World War I, she was used for gunnery training and coastguard duty during her second war.

In 1919 the Iowa was decommissioned at the Philadelphia Navy Yard and her name changed to Coast Battleship No. 4.

On March 22, 1923, the old battleship was used as a target for a fleet exercise and was sunk by a salvo of 14-inch shells. As the Iowa sank, the national anthem was played and a twenty-one gun salute was fired at the orders of Secretary of the Navy Edwin Denby, in recognition of her service in 1898. She was stricken from the Navy Register on March 27, 1923.

The information I learned about the Iowa made the check it appeared on more meaningful to me. Then a couple of years later, I read an interesting wire story in the Anchorage Times about the Farmers and Miners Bank of Lucas, which lead to more research, this time about the bank itself, but that, as the saying goes, is another story for a future issue.

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Wyckoff, NJ 07481

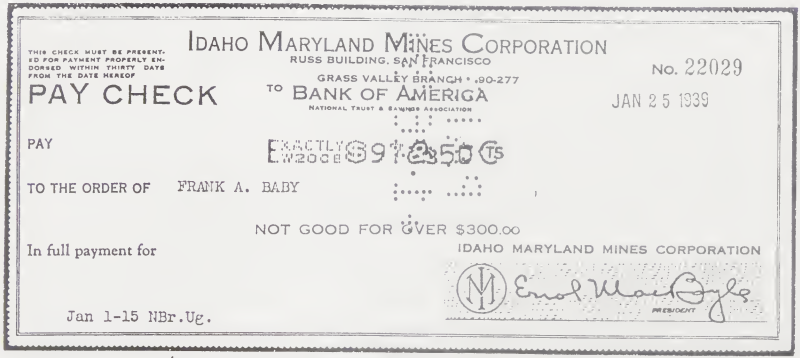
NAMES on CHECKS

by Herman L Boraker

Many collectors are looking for something different to fill a void, something to bring their collecting interest back to life. Whatever a person has collected in the past need not deter from collecting checks, in fact checks can augment their other interests.

This can be done by obtaining checks pertaining to that interest, i.e., sports, entertainment, banking, business, farming, etc. Another interesting aspect is obtaining checks bearing the names and signatures of persons involved with such fields. However, one can collect checks just bearing "names." Names are magic.

Before going into battle, Roman legions, in the belief that "nomen est omen," would begin their roll calls with someone named Victor. Some African tribes gave newborn babies a good start in life by whispering potent names into their ears.


THIS CHECK MUST BE PRESENTED FOR PAYMENT PROPERLY ENDORSED WITHIN THIRTY DAYS FROM THE DATE HEREOF
IDAHO MARYLAND MINES CORPORATION
RUSS BUILDING, SAN FRANCISCO
GRASS VALLEY BRANCH • 90-277
PAY CHECK
TO BANK OF AMERICA
NATIONAL TRUST & SAVINGS ASSOCIATION
No. 22029
JAN 25 1939
PAY
EXACTLY $97.50 TS
TO THE ORDER OF FRANK A. BABY
NOT GOOD FOR OVER $300.00
In full payment for
Jan 1-15 NBr.Ug.
IDAHO MARYLAND MINES CORPORATION
PRESIDENT

(Above check payable to Frank A. Baby)

Onomastics (from the Greek "onoma," or name) is a branch of etymology, the study of the history of words, and itself divides into two main branches, the study of people's names and toponymics (from Latin "topo", for land or terrain), the study of places names.

Why this interest in names? Checks bearing names can be grouped into many different catagories; colors (Black, White, Green, etc.), metals (Silver, Gold, Nickel, etc.), names of flowers, birds, animals and the list can go on and on, but this presents the idea.

It has been stated that there are over one million autograph collectors currently in the United States, with at least ten million devotees throughout the world. This popularity has partially been inspired by the high prices being paid for certain signatures, many which appear on checks. Monetary value need not be the primary reason to collect checks bearing names...pleasure can be the reason.

Over the past twenty years I've acquired checks bearing such interesting names as: James S. Death, R. E. Pope, Geo. W. Bishop, Ben Coffin; C. A. Penny, J. L. Silver, W. L. Gold; Mollie Love, John Ring, W. H. Jewell, Geo. E. Diamond; Lowell Justice, Martin J. Judge, Claude E. Jury; the list goes on, however, on these hot days one should not over look Mrs. Thos. Ice and Lillie S. Beer, and that is the (James) Long and (Mrs. J. J.) Short of it!

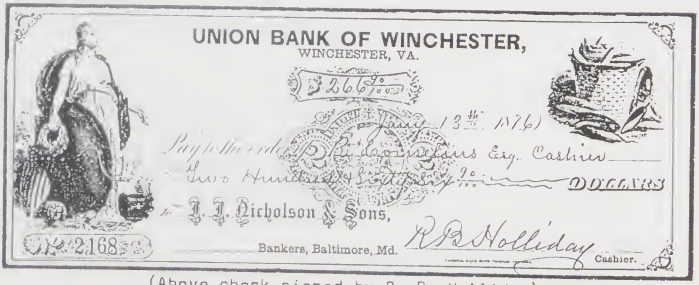
Given names of MEN and their meanings

ALBERT (Teutonic) Noble; bright; famous.
BENJAMIN (Hebrew) Son of the right hand.
CHARLES (Teut.) Of great strength; manly.
DONALD (Celtic) Proud chief.
EUGENE (Greek) Well born.
HERMAN (Saxon) Soldier; army man.
ROBERT (Teut.) Bright in counsel.
WILLIAM (Teut.) Defender; protector of many.

Given names of WOMEN and their meanings

ALICE (Saxon) Noble; illustrious.
BERNICE (Greek) She who brings victory.
ETHEL (Teut.) Noble.
GRACE (Latin) Kindness; patience.
HELEN (Greek) Light; bright as the dawn.
JEAN (Hebrew) derived from John. The Lord's grace.
MILDRED (Teut.) Mild of speech; gentle.
VIRGINIA (Latin) A virgin; chaste.

I feel I've made my point why collecting checks bearing certain names can be an interesting sideline in this new field of numismatics.



(Above check signed by R. B. Holliday)

"Let us speak plain: there is more force in names
Than most men dream of..." Lowell.

THE AMERICAN SOCIETY OF CHECK COLLECTORS

TREASURER'S REPORT as of November 1, 1987

Cash (on hand) $1971.67

1987 Revenue	$2754.89	1987 Expenses	$2755.84*
Dues	$2095.00	Publ. Mat.	$2644.09*
Ads	$565.00	Postage	$100.00
Interest	$78.89	Bank Chgs.	$11.25
Misc.	$21.00		

*includes printing, etc. for Membership Directory.

Please use the below slip to pay your 1988 Society dues which will remain at $10/year. Outside U.S.A., Canada and Mexico $12/year. Make checks payable to American Society of Check Collectors, Inc. and send to me at: P. O. Box 363 Holliston, MA 01746

Thank you!

Jon C. Cook/Treasurer

- - - - - - - - - 1988 Dues Renewal Notice - - - - - - - - -

ASCC #_____ Name:_____

Address:_____

Is this a new address ( )?

Please circle the numbers to indicate areas of collecting interest that you would like to have listed with your name on our membership roster:

1 Checks - General

2 Checks - U.S.A. Region or States of Special Interest: _____

3 U.S. Gov't Checks

4 - Misc. Fiscals:
Bank Drafts
Bills of Exchange
Certificates of Deposit
Promissory Notes
Warrants
Receipts

5 - Checks - Gt. Britain

6 - Checks - Canada

7 - Checks - World Region or Countries of Special Interest: _____

8 Travellers Cheques & Money Orders

9 Specimen Checks

10 Ration Checks

11 Refund/Rebate Checks

12 Other:_____

20 Vignettes

21 Autographs

22 Railroad, Steamboat, Mining

23 Banking History

24 Security Printing & Printers

25 Check Protectors & Cancel Devices

26 Wells Fargo History

30 Stock & Bond Certificates

31 Revenue Stamped Documents

32 Emergency Scrip

Comments:_____

THE AMERICAN SOCIETY OF CHECK COLLECTORS

SECRETARY'S CORNER

NEW MEMBERS:

1132 Ken Nobles (Collector)
P. O. Box 1053
McAlester, OK 74502
Areas: 25-Indian & Okla. Terrs.
(by Item/Bank Note Reporter)

1133 Ray Lyles (Collector/Dealer)
2088 Edgewood Drive
Lakeland, FL 33803
Areas: 1-8,10,14-19,23,24 & 28
(by Bob Spence)

1134 Raymond C. Parker
4913 133rd Street
Hawthorne, CA 90250
(by Item/Bank Note Reporter)

1135 Paul J. Calhoun (Collector
3454 Fenton Ave., Apt. #2C
Bronx, NY 10469
Areas: 1,10,16,19 & 25-Steamboats.
(by Item/Bank Note Reporter)

1136 Kazuma Oyama
38 Lauone Loop
Wahiawa, HA 96786
Areas: 14,19 & 25-Hawaii and RRetc.
(by Item/Bank Note Reporter)

1137 Thomas Sheridan
P. O. Box 30576
Long Beach, CA 90853
Areas: 1-5,16,18 & 25-Western USA
(by Rodney Battles)

1138 John W. Doble
P. O. Box 118
Rexford, MT 59930
(by Rodney Battles)

1139 Dennis Luck (Collector/Dealer)
c/o AMCASE
Box 5376
Akron, OH 44313
Areas: 1,2,5,8,10,13,14 23 & 25
(by Bob Spence

1140 Thomas B. Buda
442 Caldwell Drive
Wyckoff, NJ 07481
Areas: 2,8,9,14,16,23 & 25- New York City & Aaron Burr items, Manhattan Co. and Chase NB.
(by Bob Spence)

1141 Dave Mullins (Collector)
P. O. Box 17571
Nashville, TN 37217
Areas: 25-Tennessee
(by Item/Coin World)

1142 Robert E. Stoner, M.D. (Collector)
120 Sr. Pierre Dr. Suite 506
Towson, MD 21204
Areas: 14, 19 & 25-East Coast, 1860's to 1890's
(by Bob Spence)

1143 Pete Richards (Collector/Dealer)
338 "G" ST. #B
Davis, CA 95616
Areas: 1,14,18,19,23 & 25- Western US esp. No. Calif. & Nevada.
(by Item/Coin World)

1144 Roy Ralston (Collector/Dealer)
P. O. Box 490024
Miami, FL 33149
Areas: 1,5,9,10,13,14,17-19,23-25-U.S.A.
(by Bob Spence)

1145 M. S. Kazanjian (Collector/Dealer)
25 King Philip Ave.
Barrington, RI 02806
Areas: 1 & 23
(by ad in Paper Money/SPMC)

ADDRESS CHANGES:

1081 William F. Bassett
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Austin, TX 78720

1100 Robert Duthler
5031 Kennedy Drive
Hudsonville, WI 49426

911 Max Mizel
5726 Phoenix Palm Court
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P. O. Box 15091
Atlanta, GA 30333

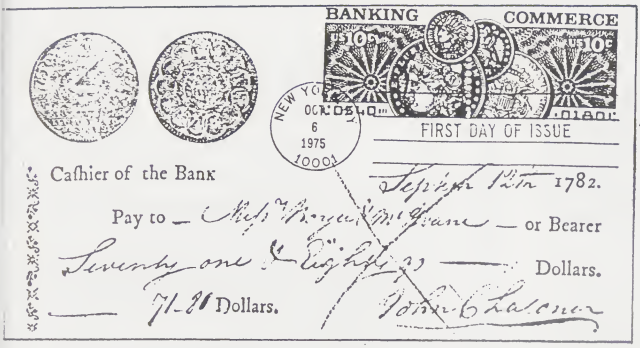
752 Robert Pyne
P. O. Box 149064
Orlando, FL 32814

237 Wendell Wolka
P. O. Box 929
Goshen, IN 46526

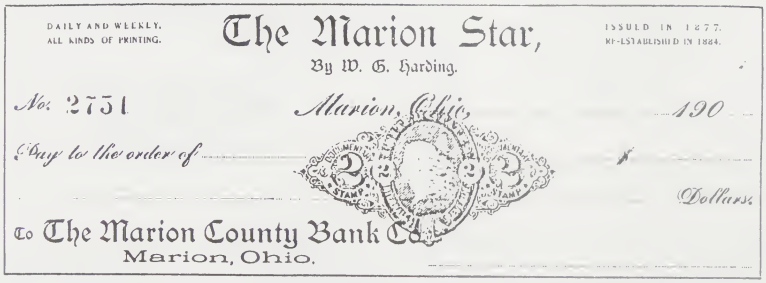
DECEASED:

848 Scott Thompson

HAPPY FINDINGS — CONVERSATION PIECES



Bob Patetta sends in this eye-catching First Day Cover with an early Bank of North America check. Even the stamps show magnetic ink figures used on checks.



And another from Bob Patetta: This items mentions a young newspaperman with a bright future ahead of him. Warren G. Harding, at this time publisher of the Marion "Star", would go on to be elected President of the United States in 1920.

Speaking of hoards coming on the market:

Silver dollars--the government hoard before 1964 exceeded 250 million pieces.

Stock certificates-- Those of the largest railroad company totaled more than 3 million pieces.

Checks-- the Cooperstown hoard of 110,000 pieces.

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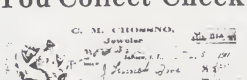

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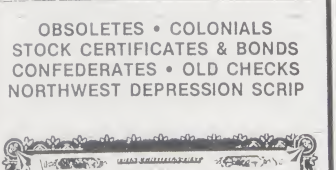

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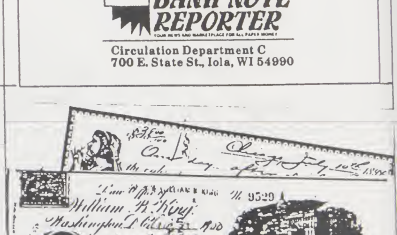

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